

United States Bankruptcy Court
Southern District of Mississippi

In re:
Eric Terrell Reed
Debtor

Case No. 20-01980-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Apr 14, 2025

User: mssbad
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db	+ Eric Terrell Reed, 105 Pine St, Flora, MS 39071-9725
4914734	+ APP of Mississippi ED, 2500 North State St, Jackson, MS 39216-4500
4914735	+ Community Choice, 1406 N. Jerry Clower B, Yazoo City, MS 39194-3057
4914738	+ Health Managment Assoc, 5811 Pelican Bay Blvd, Ste 500, Naples, FL 34108-2711
4917068	Madison HMA, LLC, c/o David L. Mendelson, Esq., MENDELSON LAW FIRM, PO BOX 17235, Memphis, TN 38187-0235
4914741	Merit Health Madison, P.O. Box 975213, Dallas, TX 75397-3213
4914746	+ Shundra Hunter, 128 Elton Park Dr, Jackson, MS 39212-8788
4914748	+ Willie Mae Garner, 105 Pine St, Flora, MS 39071-9725

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4914733	+ Email/Text: bankruptcy@acimacredit.com	Apr 14 2025 19:39:00	Acima Credit, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384
4914736	+ EDI: CCS.COM	Apr 14 2025 23:39:00	Credit Collection, Po Box 607, Norwood, MA 02062-0607
4914737	Email/Text: rrush@familychoicefinancial.com	Apr 14 2025 19:39:00	Family Choice Financial, Inc, 912 A East Peace Street, Canton, MS 39046
4914742	+ Email/Text: constance.morrow@mdhs.ms.gov	Apr 14 2025 19:39:00	MSDHS, Attn: Constance Morrow, PO Box 352, Jackson, MS 39205-0352
4914740	+ Email/Text: bankruptcy@magfedcu.org	Apr 14 2025 19:39:00	Magnolia Federal CU, 240 Briarwood Dr, Jackson, MS 39206-3027
4914739	+ Email/Text: bankruptcy@magfedcu.org	Apr 14 2025 19:39:00	Magnolia Federal Credit Union, 240 Briarwood Dr, Jackson, MS 39206-3027
4925870	+ Email/Text: pasi_bankruptcy@chs.net	Apr 14 2025 19:39:00	Merit Health Madison, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
4918715	+ Email/Text: ecfbankruptcy@progleasing.com	Apr 14 2025 19:39:00	NPRTO South-East, LLC, 256 West Data Drive, Draper, Utah 84020-2315
4914743	+ Email/Text: bankruptcy@ncaks.com	Apr 14 2025 19:39:00	National Credit Adjust, P.o. Box 550, Hutchinson, KS 67504-0550
4936204	+ Email/Text: bankruptcy@ncaks.com	Apr 14 2025 19:39:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, P.O. Box 3023, Hutchinson, KS 67504-3023
4914744	+ Email/Text: ecfbankruptcy@progleasing.com	Apr 14 2025 19:39:00	Progressive, 11629 So 700 E, Draper, UT 84020-8376
4914745	+ Email/Text: ecfbankruptcy@progleasing.com	Apr 14 2025 19:39:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
4914747	Email/Text: bankruptcy.accounts@wakeassoc.com	Apr 14 2025 19:39:00	Wakefield & Associates, Po Box 50250, Knoxville, TN 37950

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4926986	Email/Text: bankruptcy.accounts@wakeassoc.com	Apr 14 2025 19:39:00	APP OF MISSISSIPPI ED, PLLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
4916650	+ Email/Text: bk@worldacceptance.com	Apr 14 2025 19:39:00	World Finance, World Acceptance Corp. Attn: Bankruptcy, PO Box 6429, Greenville, SC 29606-6429
4914749	+ Email/Text: bk@worldacceptance.com	Apr 14 2025 19:39:10	World Finance, 108 Frederick St, Greenville, SC 29607-2532
4916415	+ Email/Text: bk@worldacceptance.com	Apr 14 2025 19:39:00	World Finance c/o World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
Jennifer A Curry Calvillo	on behalf of Debtor Eric Terrell Reed jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com, CalvilloJR81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Eric Terrell Reed trollins@therollinsfirm.com jennifer@therollinsfirm.com; trollins.therollinsfirm.com@recap.email; notices@therollinsfirm.com; kerri@therollinsfirm.com; breanne@therollinsfirm.com; TRollins@jubileebk.net; calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Eric Terrell Reed	Social Security number or ITIN	xxx-xx-3714
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-01980-JAW**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Eric Terrell Reed**Dated: 4/14/25By the court: /s/Jamie A. Wilson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.